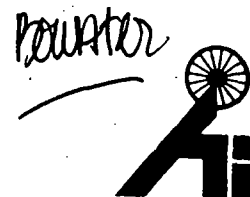


GWALIA (U.S.A.) LTD.



World Trade Center
1675 Broadway, Suite 2350
Denver, Colorado 80202
U.S.A.
Telephone (303) 592 4580
Facsimile (303) 592 4586

6 November 1990

Mr. Harvey M. Templeton, III
Bowater Incorporated
US Highway 11
Calhoun, TN 37309-0188

Dear Mr. Templeton,

Please find enclosed invoices for property taxes which I believe should have been forwarded to your attention. Please contact me if this is not the case.

Thank you for your time.

Sincerely,

A handwritten signature in cursive script, appearing to read "Patricia A. Murphy".

Patricia A. Murphy
Office Manager

enclosure

pam

